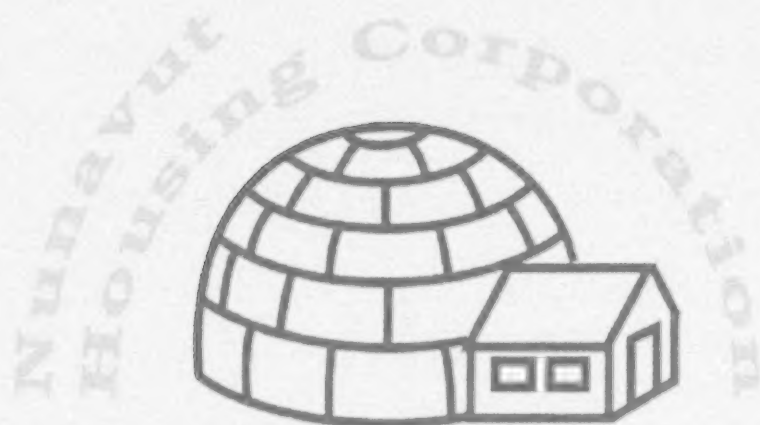


# The GN STAFF HOUSING POLICY



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November 2009

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# **Government of Nunavut Staff Housing Policy**

## **POLICY STATEMENT**

The Government of Nunavut provides subsidized rental housing to term and indeterminate employees to assist in the recruitment and retention of staff and to facilitate the provision of programs and services to Nunavummiut. Access to staff housing is not a condition of employment and is extended to employees as a benefit subject to pressures of supply and demand.

The rental rate structure for GN staff housing is designed to support and stimulate the emergence of private affordable rental and homeownership markets in Nunavut communities. Once viable and sustainable markets are established, it will no longer be necessary for the GN to provide subsidized staff rental housing. In order to assist in that transition, the GN will continue to make limited amounts of staff housing available to staff.

## **PURPOSE**

The Staff Housing Policy establishes clear guidelines and procedures for a broad range of GN staff housing programs and services, creating a single, authoritative source for information and regulation. It also articulates the linkages between staff housing and other important programs, including public housing, thereby ensuring consistency across portfolios.

## **PRINCIPLES**

- a) The GN's role in staff housing addresses market and infrastructural gaps that limit affordable housing options and that hinder the recruitment and retention of staff. Staffing GN positions is essential for government service delivery to Nunavummiut.
- b) The GN's role in the provision of staff housing supports and recognizes the private sector.
- c) The GN will identify its staff housing requirements based on the overall staffing process and its priorities.
- d) The GN is committed to allocating staff housing in an open and fair process, which is consistent across all regions of Nunavut.
- e) The GN recognizes that a portion of the costs of staff housing provision should be recovered from those using this service through the payment of rent.
- f) The GN considers staff accommodations a privilege, and not a right or benefit of employment.

## GN Staff Housing Policy

### SCOPE

This Policy applies to all individuals, GN departments and participating GN boards and agencies that apply for and/or access the GN staff housing programs, portfolios and services defined in this Policy. The terms and conditions specific to these GN staff housing programs, portfolios and services are outlined in Schedules attached to the main policy document.

### DEFINITIONS

The following terms apply to this Policy:

**Adequacy or Suitability:** As defined by the Canada Mortgage and Housing Corporation's (CMHC) National Occupancy Standards (Schedule A, Appendix III).

**Adjustments to Base Rent:** rates measured by the square meter to calculate utility and other costs included in some leases. The adjustments are added to base rents to give total rents.

**Allocation Committee(s):** A body of public servants from a cross-section of GN departments, established to assign staff housing units according to established procedures (Schedule B).

**Allocation Committee(s) – Chair:** The Manager, Staff Housing of the NHC, or his/her designate.

**Appeals Committee:** A body of public servants, established to consider any written appeals against the decisions of the Allocation Committee(s), or against regulations imposed under this Policy. A member of the Committee is selected by their employing department's Deputy Minister or designate. Members will include representatives from the Departments of Human Resources, Justice and the NHC. The Appeals Committee is convened at the call of the Chair.

**Appeals Committee – Chair:** The President of the NHC, or his/her designate.

**Applicant:** An individual who has applied for staff housing accommodations or programs under this Policy.

**Base Rates:** Base rates represent market values established per square meter. Rent increases are based on percentage increases to these rates (Schedule D).

**Base Rent:** Is defined as Rentable Area ( $m^2$ ) x Base Rate (Schedule D).

**Casual Employee:** A person employed by the GN for work of a temporary nature.

**Dependent: means:** (a) the spouse of an employee who is residing with the employee; (b) any child, adopted child or stepchild of the employee who (i) is attending school or is a student at some other institution, and is under twenty-one



## **GN Staff Housing Policy**

(21) years; or (ii) is under twenty-one (21) years and dependent upon the employee for support; or (iii) is twenty-one (21) years or older and dependent upon the employee because of a mental or physical illness; or (c) any other relative of the employee who is a member of the employee's household and is totally dependent upon the employee for support because of a mental illness; or (d) is a student.  
(Schedule F).

**Full Costs:** Full costs are all costs incurred during the repair of tenant damages, including but not limited to:

- a) Materials and supplies are unit prices plus freight cost (if not purchased locally) or unit price (if local purchase); and,
- b) Labour is at fully-burdened labour rates; and,
- c) Contract Services are per the contracted price; and,
- d) Goods and Services Tax at 5% of the total cost of repair.

**Guaranteed Sale Price:** An amount, based on an appraisal value accepted by the NHC, that the NHC would pay for an employee's house, according to established procedures (Schedule I).

**Income Verification:** Rental ceilings are established on a case by case basis and are determined by the applicants' total household income. This requires the NHC to verify the current income, on the basis of employer verification, of all members living in the household. (Schedule F).

**Indeterminate Employee:** A person employed by the GN for an indeterminate period.

**Market Rent:** The average rent in a private sector market.

**Dependent Adjustments:** These mean \$6500 per dependent occupant.

To assist eligible low income families, an adjustment to Total Household Income of \$6,500 per spouse and each dependant is available. This adjustment is applied to Total Household Income to determine the maximum percentage of Total Household Income that is charged for rent

**Ongoing Utility Costs:** Depending on the lease, water/sewer, garbage collection, and power will be user-pay where applicable (Schedule E).

**Rentable Area:** Rentable area is the whole finished and heated area within the interior surfaces of the exterior walls of the unit, including the interior partitions and stairways but excluding any space where the headroom is less than 1.98 meters (6 feet 6 inches) (Schedule D).

**Rental Ceilings:** Rental ceilings are established on a case by case basis and are determined by the applicants' combined household income. Rent ceilings are based on the following categories:

## GN Staff Housing Policy

1. **Households earning less than \$90,000** – Base rent will not exceed 20% of income;
2. **Households earning between \$90,000 and \$110,000** – Base rent will not exceed 25% of income;
3. **Households earning above \$110,000** – Base rent will not exceed 30% of income. (Schedule F).

**Staff in Senior Personnel Secretariat:** Defined as Deputy Ministers, Presidents, Assistant Deputy Ministers and Vice- Presidents(Schedule H).

**Student:** An employee, an employee's dependent or an employee's child who is attending school full-time, including attending full-time training courses and/or upgrading programs (Schedule F).

**Tenant Damages:** Tenant damages, as described in the Residential Lease for GN Employees and consistent with the *Residential Tenancies Act*, are damages to GN assets that are beyond reasonable wear and tear, caused through willful conduct or negligence by the tenant or persons allowed on the premises by the tenant.

**Term Employee:** Any employee hired through a competitive process or through a direct appointment in excess of four (4) months, including employees hired as a leave replacement, employees hired in relation to programs of a fixed duration or without ongoing funding, or employees hired in relation to or in support of training.

**Total Household Income:** Total household income means all forms of income before taxes for the combined income of all persons in the household (Schedule F).

## PROVISIONS

### a) General Authority and Accountability

- This Policy is issued under the authority of the Executive Council.
- The Minister responsible for the NHC is accountable to the Executive Council for the implementation of this Policy.
- The President of the NHC is responsible to the Minister responsible for the NHC for the administration of this Policy.
- Where a conflict between the Policy and the *Residential Tenancy Act* exists, the *Act* shall take precedence.

### b) Terms and Conditions

The terms and conditions specific to GN staff housing programs, portfolios and services are outlined in Schedules attached to the main policy document. These Schedules are:

## **GN Staff Housing Policy**

- A) Eligibility and Allocation
- B) Allocation Committee
- C) Appeals Committee
- D) Base Rents
- E) Adjustments to Base Rent
- F) Rental Assistance for GN Staff
- G) Tenant Damages
- H) Senior Personnel Secretariat
- I) GN Employee House Purchase (Buy-Back) Program

### **MONITORING AND EVALUATION**

- The NHC shall conduct periodic internal reviews of the staff housing policy.
- The results of these reviews may be raised as topics of discussion at the Housing Strategy Committee and/or Deputy Ministers' Committee meetings, at the request of the appropriate NHC representative, subject to the discretion of the respective Chairs.

### **PREROGATIVE OF EXECUTIVE COUNCIL**

Nothing in this Policy shall in any way be construed to limit the prerogative of the Executive Council to make decisions or take actions regarding staff accommodation, outside the provisions of this Policy.

### **SUNSET**

This policy will be effective from the date of signature until April 30, 2015.



## **Schedule A - Eligibility and Allocation**

Schedule A outlines in detail the methodology and procedures that determine eligibility, need, priority and standards criteria for the assignment of staff housing units.

Schedule A also indicates the path that an application for staff housing follows, from initial submission to the Department of Human Resources (HR), through to unit assignment by the Nunavut Housing Corporation (NHC).

### **PURPOSE**

To establish an allocation framework that ensures the provision of GN staff housing is fair, effective, transparent and consistent.

### **ALLOCATION FRAMEWORK**

#### **1. Eligibility Criteria**

GN indeterminate, term and sponsored employees may be eligible for staff housing, unless they:

- a) Are already housed in the community in which they will be working (staff who reside in public housing are exempt from this clause); or,
- b) Currently own, or have within the past 12 months, owned, developed or sold residential property in the community in which they will be working; or,
- c) Were evicted from staff housing within the last twelve months; or,
- d) Have outstanding arrears owing for rent and/or damages from previous tenancy in staff or public housing.

Eligibility appeals may be made according to procedures in Schedule C of this Policy (Appeals Committee).

#### **2. Priority and Allocation: New Hires**

- a) The NHC will provide HR with an update on unit vacancies during regular meetings of the Allocation Committee(s), and/or as appropriate.
- b) HR will table, for the consideration of the Allocation Committee(s), staffing requisitions for positions to be advertised with housing. These staffing requisitions are received from departments on an ongoing basis and according to HR's established staffing procedures. The Allocation Committee(s) will consider staffing requisitions for positions to be advertised with housing according to:
  - i. the number of vacancies reported by the NHC, if any;
  - ii. procedures outlined in Schedule B, Allocation Committee(s), of this Policy.
- c) The Allocation Committee(s) will prioritize staffing requisitions according to Job Category, as below.



## GN Staff Housing Policy

### i. Category 1: Heath/Safety/Security

Positions necessary to provide for the continuous health, safety or security of the citizens of Nunavut, including, but not limited to, doctors, nurses, and fire safety, airport facilities, corrections and emergency measures personnel.

### ii. Category 2: Operations

Positions necessary for the delivery of programs and services of departments to the citizens of Nunavut, including, but not limited to, teachers, adult educators, directors, managers, and officer level personnel.

### iii. Category 3: Administrative Support

Positions necessary for the administration of programs and services. Generally these would include entry-level positions such as secretaries, data entry clerks, and other such support personnel.

- d) HR will advise the appropriate department(s) of the status of their request(s) to advertise a position with housing.
- e) To enable advance planning for housing allocations, HR and other hiring authorities will give status reports to the NHC at regular meetings of the Allocation Committee(s), and/or as appropriate. These status reports will include information on positions that the Committee has approved to be advertised with housing, and the corresponding competition closing dates. Based on these reports, the NHC will establish a "reserve" number of units designated for the incoming new personnel. **This reserve is not unit-specific**, but simply approximates the number of positions being advertised.
- f) Positions not filled after one (1) posting may be re-posted at the discretion of HR, and with or without staff housing at the discretion of the Allocation Committee(s).
- g) The President of the NHC has final authority over Category and Priority Rating of positions, according to the procedures set forth in Schedule B (Allocation Committee(s)) of this Policy.

## 3. Priority and Allocation: Existing employees

- a) Existing employees may submit an application for staff housing to HR. Applicants should include additional information about their family size using the Family Size Information Form (Schedule A, Appendix III).
- b) HR will confirm employee status and forward all applications to the NHC. The NHC will complete the eligibility evaluation according to the Eligibility Criteria in this Schedule.
- c) If employees are deemed to be ineligible, their applications will be removed from the priority and allocation process, and they will be informed by the NHC.

## **GN Staff Housing Policy**

- d) If employees are deemed to be eligible, their applications will be reviewed to determine priority, based on the criteria defined in the Point Rating Procedures (Schedule A, Appendix I).

Eligibility appeals may be made according to procedures in Schedule C of this Policy (Appeals Committee).

### **4. Assignment of units for all employees approved for staff housing**

- a) Standards for assignment of units are in accordance with the National Occupancy Standards (Schedule A, Appendix II).
- b) If the appropriate size of accommodation is unavailable, an employee may be offered alternate and/or shared housing according to availability, and will pay rent according to procedures set forth in Schedule D (Rent) of this Policy.
- c) An employee who:
  - i. Cannot be accommodated; or,
  - ii. Is over/under accommodated; or,
  - iii. Requests a move of convenience

Will be placed on a waiting list, maintained and monitored by the NHC, until appropriate accommodations become available.

Appeals concerning the assignment of units may be made according to procedures set forth in Schedule C (Appeals Committee) of this Policy.

## **RENTAL RATES**

Rental rates are set forth in Schedule D (Base Rents) of this Policy.

## **SPONSORING**

### **1. Non-GN Employees**

- a) Deputy Heads may sponsor individuals who do not work for the GN by providing written justification, to the appropriate Allocation Committee, that the provision of staff housing is essential to the delivery of services.
- b) The Allocation Committee(s) reserves the right to approve or defer sponsoring requests for housing.

### **2. GN Employees on a Leave of Absence**

- a) Departments that approve employees who are currently in staff housing accommodations for a leave of absence must provide written documentation, to the appropriate Allocation Committee, regarding the length and nature of the leave.
- b) The Allocation Committee will consider requests to reserve staff housing accommodations during a leave of absence on a case-by-case basis.

## **GN Staff Housing Policy**

### **Schedule A, Appendix I: Point Rating Procedures**

1. Determine if applicant meets eligibility guidelines
2. Should applicant meet eligibility guidelines, then continue to evaluate application

#### **Nunavut Residency**

**Maximum points 8**

10+ years of Nunavut residence	<b>8 points</b>
5 to 10 years of Nunavut residency	<b>6 points</b>
3 to 5 years of Nunavut residency	<b>4 points</b>
Under 3 years of Nunavut residency	<b>2 points</b>
Less than 6 months Nunavut residency	<b>0 points</b>

#### **Current accommodation**

**Maximum points 4**

No accommodations	<b>4 points</b>
Inadequate/unsuitable accommodations	<b>2 points</b>
Adequate/suitable accommodations	<b>0 points</b>

#### **Waiting list period**

**Maximum points 8**

One year or more on waiting list	<b>8 points</b>
9 months to one year	<b>6 points</b>
6 to 9 months	<b>4 points</b>
3 to 6 months	<b>2 points</b>
0 to 3 months	<b>0 points</b>



## GN Staff Housing Policy

### **Schedule A, Appendix II: National Occupancy Standards**

- A maximum of two (2) and a minimum of one (1) persons per bedroom
- Parents are eligible for a bedroom separate from their children
- Household members aged 18 or more are eligible for a separate bedroom, unless married or otherwise cohabiting as spouses
- Children aged five or older of the opposite sex do not share a bedroom

#### **Example #1**

---

Household – 4 Members

Household (Applicant) – A couple with 2 children

Child #1 is a 3-year old female

Child #2 is a 6-year-old male

Couple require a bedroom of their own

Children will require a bedroom each as they are of opposite sex

**Household would qualify for a 3-bedroom unit**

#### **Example #2**

---

Total household – 4 Members

Household (Applicant) – A couple with 2 children

Child #1 is 3-year old female

Child #2 is 6-year old female

Couple require a bedroom of their own

Children can share one room as they are of same sex

**Household would qualify for a 2-bedroom unit**



# GN Staff Housing Policy

## Schedule A, Appendix III: Family Size Information Form

The following information about your family is optional. The Nunavut Housing Corporation will use it for the staff housing allocation process. If you do not wish to provide this information, you will be considered "single" for housing allocation purposes.

<b>Spouse</b>												
NAME												
1. _____												
<b>Children</b>												
NAME												
DATE OF BIRTH												
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center;">YY</td> <td style="width: 25%; text-align: center;">MM</td> <td style="width: 25%; text-align: center;">DD</td> <td style="width: 25%; text-align: center;">MALE</td> <td style="width: 25%; text-align: center;">FEMALE</td> </tr> </table>								YY	MM	DD	MALE	FEMALE
YY	MM	DD	MALE	FEMALE								
1. _____												
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3. _____												
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10. _____												
<b>Totals:</b>												
<b>Other dependants</b>												
NAME												
DATE OF BIRTH												
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1. _____												
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<b>FOR NHC USE ONLY</b>												
PROCESSED DATE			COMMUNITY			VERIFIED BY						
YEAR	MONTH	DAY										
FAMILY NAME			FIRST NAME		INITIAL	POSITION #	START DATE					
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YEAR	MON TH	DAY										

## **Schedule B - Allocation Committee(s)**

### **PURPOSE**

Schedule B contains the Terms of Reference for the Allocation Committee(s).

### **MEMBERSHIP**

The Allocation Committee(s) is a Manager/Director level committee, formed at the direction of the Deputy Ministers' Committee (DMC).

Members include:

- Permanent representatives from the Departments of Human Resources, Justice, Education and Health, respectively, and from the Nunavut Housing Corporation; and,
- Representatives from other GN departments and hiring agencies with interest in a specific agenda item(s), at the discretion of the Chair.

Committee members represent all GN departments with regard to staff housing issues and concerns.

Departments may join or resign the Committee(s) by submitting a request and rationale to DMC. The Committee(s) may also nominate or replace members by submitting a request and rationale to DMC.

### **CHAIR**

The NHC, as the major stakeholder in, and representative for, housing in Nunavut, will take the lead role on the Committee(s). The Manager, Staff Housing of the NHC, or his/her designate, will be the Chair.

In cases where the Committee(s) are unable to reach consensus on a given item, or at the discretion of the Chair, the President of the NHC reserves final authority over Committee decisions.

### **POLICY AND SUPPORT**

The NHC, with assistance from the Department of Human Resources, will give policy and organizational support to the Committee(s).

### **MEETINGS**

The Committee(s) will meet as necessary to address the goals and objectives that have been set for it by DMC. A Committee member designated by the Chair will record minutes, and these will be circulated to Committee members for review and comment.

## **GN Staff Housing Policy**

### **BUDGET**

There is no budget attached to the Allocation Committee(s).

### **REPORTING**

Should the Committee(s) wish to forward recommendations and/or a report, it will do so through the Chair, who will table any submissions before the Housing Strategy Committee. The Housing Strategy Committee may then choose to bring the submission forward through DMC.

### **GOAL**

The goal of the Committee(s) is:

***To fairly allocate staff housing using established criteria.***

### **OBJECTIVES**

The objectives the Committee(s) will use to meet and exceed this goal are:

- a) To monitor and coordinate the allocation of units based on established criteria;
- b) To review established staff housing allocation criteria to ensure relevance, fairness and consistency; and,
- c) To make recommendations for revised criteria, as appropriate, to the Housing Strategy Committee.

### **TERM**

The Committee(s) are ongoing, subject to the conditions of monitoring and evaluation.

## **Schedule C - Appeals Committee**

### **PURPOSE**

Schedule C contains the Terms of Reference for the Appeals Committee.

### **MEMBERSHIP**

The Appeals Committee is a Deputy Ministerial level committee.

Members include:

- Deputy Heads of Human Resources and Justice;
- The President of the Nunavut Housing Corporation (NHC); and,
- Representatives from other GN departments, as appropriate and at the invitation of the Chair.

### **CHAIR**

The NHC, as the major stakeholder in, and representative for, housing in Nunavut, will take the lead role on the Committee. The President of the NHC, or his/her designate, will be the Chair.

The Chair will remain impartial in decisions of the Committee to ensure the impartiality of the NHC.

### **POLICY AND SUPPORT**

The NHC, with support from the Department of Human Resources, will give policy and organizational support to the Committee.

### **MEETINGS**

In the event of a written appeal, the Chair will convene a Committee meeting and invite a member from the appellant's employing department to sit temporarily on the Appeals Committee.

Minutes will be recorded by a member of the NHC policy team and circulated to Committee members for review and comment.

### **BUDGET**

There is no budget attached to the Appeals Committee.



## REPORTING

Should the Committee wish to forward recommendations and/or a report, it will do so through the Chair, who will table any submissions, at his/her discretion, before the Deputy Ministers' Committee.

## EXCEPTIONS

The Appeals Committee has the discretion to make exceptions to some of the rules outlined in the Schedules based on extenuating circumstances or emergency situations. However, any exceptions must be documented in the committee minutes. No exceptions may be made which would have the effect of compromising the Guiding Principles of the Staff Housing Policy.

## GOAL

The goal of the Committee is:

***To review any written appeals made with regard to the Staff Housing Policy, and, to make a final, case-by-case decision based on those reviews.***

## OBJECTIVES

The objectives the Committee will use to meet and exceed this goal are:

- a) To ensure that established staff housing allocation criteria are applied fairly, consistently and transparently while exercising flexibility in situations where extenuating or emergency situations may require exceptions to the status quo;
- b) To make recommendations for revised criteria, as appropriate, to the Allocation Committee(s) and/or the NHC;
- c) To provide a forum in which written appeals may be heard and considered impartially.

## TERM

The Committee is ongoing, subject to the conditions of monitoring and evaluation.

## **Schedule D - Base Rents**

Schedule D outlines the formula used by the NHC to determine base rents for GN Staff Housing.

### **PURPOSE**

To establish a methodology and procedures for determining staff housing base rental rates that:

- Are fair, transparent and easy to understand;
- Encourage the development of a private sector housing market in Nunavut.

### **RENT STRUCTURE**

The rent structure for the GN Staff Housing portfolio is built around base rents which are calculated using the following formula:

$$\text{Base Rent} = \text{Rentable Area (m}^2\text{)} \times \text{Base Rate}$$

### **DEFINITIONS**

#### **Rentable Area:**

Rentable area is the whole finished and heated area within the interior surfaces of the exterior walls of the unit, including the interior partitions and stairways but excluding any space where the headroom is less than 1.98 meters (6 feet 6 inches).

#### **Base Rates:**

Base rates represent market values established per square meter. Rent increases in effect January 1<sup>st</sup> 2006 are based on percentage increases to these rates. As of January 1<sup>st</sup> 2006, the GN Staff Housing rent structure will have two sets of base rates which will apply to:

1. emerging market communities, and
2. non-market communities.

Iqaluit, Rankin Inlet and Cambridge Bay are the only Nunavut locations designated as emerging market communities. Included here are the base rates to come into effect January 1<sup>st</sup> 2006 by community category.

For more detail on the increases to base rates, see Schedule D, Appendix 1, Community Base Rates.

Table Legend

Key	Dwelling type
Reg	Single Family Dwelling, Duplex, multiplex
Apt	Apartment building

BASE RATES UP TO DECEMBER 31<sup>ST</sup>, 2005

Size (M <sup>2</sup> )	All Markets		
	Reg	Apt	H R
<69	12.20	12.75	15.41
70 - 99	12.20	10.85	12.09
100 -129	10.80	10.09	9.36
>130	8.83	10.09	9.36

Base Rates – Effective January 1<sup>st</sup> 2006.

Size (M <sup>2</sup> )	Emerging Markets			All Others	
	Reg	Apt	H R	Reg	Apt
<69	14.03	14.67	17.72	13.42	14.02
70 - 99	14.03	12.48	13.90	13.42	11.93
100 -129	12.42	11.60	10.76	11.88	11.10
>130	10.15	11.60	10.76	9.713	11.10

**Rent Increases:**

There are two streams of rent increases scheduled for January 1<sup>st</sup> 2006, one for communities designated as emerging markets and another for non-market communities.

Rent increases for Emerging Market Communities are based on a five (5) year timeline to reach market rates by 2010. Rent increases for Non - Market Communities are based on a ten (10) year timeline to reach market rates by 2015:

Year	Percentage Increase	
	Emerging Markets	All Others
1 – 2006	15%	10%
2 – 2007	15%	10%
3 – 2008	0%	0%
4 – 2009	20%	10%
5 – 2010	20% - or market	10%
6 – 2011		5%
7 – 2012		5%
8 – 2013		5%
9 – 2014		5%
10 – 2015		5% - or market

\*Note: There was no increase in rent rates in 2008 due to the rent rollback.

# GN Staff Housing Policy

## Schedule D, Appendix I: Community Base Rates

January 1<sup>st</sup>, 2007

Size (M <sup>2</sup> )	Emerging Markets			All Others	
	Reg	Apt	H R	Reg	Apt
<69	16.10	16.90	20.40	14.80	15.40
70-99	16.10	14.40	16.00	14.80	13.10
100-129	14.30	13.30	12.40	13.10	12.20
>130	11.70	13.30	12.40	10.70	12.20



## Schedule E - Adjustments to Base Rent

Schedule E describes the methodology used to calculate utility and other shelter costs adjustments to GN Staff Housing base rents.

### PURPOSE

To ensure that rental rates are fair and consistent, basic rent calculations as determined in Schedule D, Rent will be adjusted as appropriate to reflect other shelter-related factors and costs.

### ONGOING UTILITY COSTS

Depending on the lease, water/sewer, garbage collection, and power will be user-pay where applicable. Tenants have incentive to lower their utility consumption and conserve energy when responsible for these costs.

In leases where utility costs are included, fuel and non-user pay shelter costs will be calculated at the following rates, subject to review by the NHC. The cost of fuel and non-user pay utilities will be added to the base rent calculation to determine the tenant's final rent amount.

<b>Fuel:</b>	<b>\$0.91 per m<sup>2</sup> (Rentable Area) – applies to all units</b>
Water/Sewer/Garbage:	\$1.06 per m <sup>2</sup> (Rentable Area)
Power	\$1.12 per m <sup>2</sup> (Rentable Area)

### FURNITURE

The rate for GN-supplied furnishings will be calculated as follows, subject to review by the NHC:

Furniture: \$0.80 per m<sup>2</sup> (Rentable Area)

### Example 1: Total Unit Rents including adjustments

Unit Size	Base Rent	Fuel	Water/ Sewer/Garbage	Furniture	Total Unit Rent
<b>65m<sup>2</sup></b> <b>(1 bedroom*)</b>	\$ 911.95	\$ 59.15	\$ 68.90	\$ 52.00	\$1,092.00
<b>85m<sup>2</sup></b> <b>(2 bedroom*)</b>	\$1,192.55	\$ 77.35	\$ 90.10	\$ 68.00	\$1,428.00
<b>115m<sup>2</sup></b> <b>(3 bedroom*)</b>	\$1,428.30	\$104.65	\$121.90	\$ 92.00	\$1,746.85

\*Note: Average unit size rentable area at row housing base rate.

### APPEALS

Appeals concerning adjustments of rent may be made according to procedures set forth in Schedule C (Appeals Committee) of this Policy.

### TERM

Schedule E is ongoing, subject to the conditions of monitoring and evaluation.

## **Schedule F - Rental Assistance**

Schedule F describes the Rental Assistance Program which ensures that lower income staff are charged affordable base rents.

### **PURPOSE**

To establish methodology and procedures for determining staff housing rental ceilings that:

- are fair, transparent and easy to understand;
- ensures lower income staff are charged affordable base rents.
- encourage the development of a private sector housing market in Nunavut.

### **RENTAL CEILINGS**

Rental ceilings are established in the Rental Assistance Program to provide assistance to employees living in staff housing to make their base rents more affordable. Rental ceilings are established on a case by case basis and are determined by the applicants' total household income.

Rent ceilings are based on the following categories:

- 4. Households earning less than \$90,000** – Base rent will not exceed 20% of income;
- 5. Households earning between \$90,000 and \$110,000** – Base rent will not exceed 25% of income;
- 6. Households earning above \$110,000** – Base rent will not exceed 30% of income.

### **ELIGIBILITY CRITERIA**

For the purposes of this policy schedule, eligibility for the Rental Assistance Program is based on the following criteria:

#### **a. Eligibility for Staff Housing**

This program is only available to GN employees occupying GN staff housing.

#### **b. Voluntary application**

Staff must apply for the program and submit to the testing of their total household income.

## GN Staff Housing Policy

### c. Income verification

Rental ceilings are established on a case by case basis and are determined by the applicants' total household income. This requires the NHC to verify the current income of all members living in the household.

Rental Assistance applications will be reviewed annually by NHC to determine eligibility.

### d. Dependent Adjustments

To assist eligible low income families, an adjustment to Total Household Income of \$6,500 per spouse and each dependant is available. This adjustment is applied to Total Household Income to determine the maximum percentage of Total Household Income that is charged for rent:

Description	No eligible Dependants	4 eligible Dependants
Total Household income	110,000	110,000
Dependent adjustment at \$6,500 each	0	26,000
Adjusted Household Income	110,000	84,000
<b>Maximum Percentage of Total Household Income that is charged for rent</b>	<b>25</b>	<b>20</b>
Maximum base rent per Year	27,500	22,000
<b>Maximum monthly base rent</b>	<b>2,292</b>	<b>1,833</b>

## PROGRAM GUIDELINES

The complete list of eligibility and assessment criteria is documented in the program guidelines.

Guidelines for the Rental Assistance Program can be found in Appendix 1 of this schedule.

## DEFINITION OF INCOME

1. Total household income means all forms of income before taxes for the combined income of all persons in the household.
2. Please see application form for details.

## PROCEDURES

Please see Schedule F, Appendix 1, of the Rental Assistance Application Guidelines for details.

## TERM

Schedule F will be ongoing subject to conditions of monitoring and evaluation.



## **Schedule F, Appendix I: Rental Assistance Program Guidelines**

### **INTRODUCTION**

The Government of Nunavut (GN) ensures GN employees in staff housing pay no more than 30% of their total household income towards base rent through the Rental Assistance Program.

Rental Assistance is available, upon application, to employees in GN staff accommodations.

Rental Assistance is provided to the employee through a reduction of the employee's base rent as determined by rental ceiling category for which they are eligible.

### **DEFINITIONS**

**Rental Ceilings:** Rent ceilings are based on the following categories:

1. **Households earning less than \$90,000** – Base rent will not exceed 20% of income;
2. **Households earning between \$90,000 and \$110,000** – Base rent will not exceed 25% of income;
3. **Households earning above \$110,000** – Base rent will not exceed 30% of income.

**Total Household income:** The combined gross income of all residents in the household.

**Dependent Adjustment:** To assist eligible low income families, an adjustment to Total Household Income of \$6,500 for each dependent is available. This adjustment is applied to Total Household Income to determine the maximum percentage of Total Household Income that is charged for rent:

### **APPLICATION**

- These guidelines apply to all employees in GN staff housing who apply to the Rental Assistance Program.
- Application must be made on an annual basis.
- Rental assistance is not applied retroactively but is effective from the date of application.



## **GN Staff Housing Policy**

- The Applicant is responsible for informing the NHC of any changes in their income status. The NHC reserves the right to collect any overpayments in Rental Assistance.
- Rent is adjusted by the Dependent Adjustment criteria, which determines the appropriate rental ceiling category.

## **PROCEDURES**

1. GN employees must request an application form from the Nunavut Housing Corporation. See Schedule F, Appendix 2, Rental Assistance Application Form.
2. The employee completes the application and returns it to the NHC along with statements of income for all occupants of their unit. These include copies of the occupants most recent:
  - pay stubs
  - verification of income; and
  - Statutory declarations.

### **Verification of Income**

Occupants listed on the application for shelter assistance not employed by the GN must remit verification of income forms completed by their employer. See Schedule F, Appendix 3, Verification of Income Form.

### **Statutory Declarations**

Occupants over the age of majority listed as having no income on the GN staff's application for Rental Assistance will be required to sign statutory declarations stating that they are not employed and have no source of income.

3. The NHC checks the application for completeness and may verify the employee's salary.
4. The NHC notifies the employees in writing that he/she qualifies for Rental Assistance and the amount of base rent reduction.
5. NHC notifies Payroll Division and Payroll Division prepares the appropriate documentation and adjusts the employees rent deduction.
6. NHC will review applications of GN staff enrolled in the Rental Assistance Program annually.

## Schedule F, Appendix II: Rental Assistance Application Form



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Nunavut Housing Corporation

Nunavunmi Igluliqiyiryuakut

Société d'habitation du Nunavut

## Application for Rental Assistance

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

UNIT #: \_\_\_\_\_ DATE APPLIED: \_\_\_\_\_

X \_\_\_\_\_

Employee's Signature

## Step #1: Income Calculation

Employee's Base Salary	
Employees Northern Allowance	
Second Occupant's base salary	
Second Occupant's additional taxable allowances	
Third Occupant's base salary	
Third Occupant's additional taxable allowances	
Other Income (list):	
a)	
b)	
c)	
d)	
<b>Total Household Income</b>	(A)

## Step #2: Dependent Adjustment

Total number of dependents:		(B)
Dependent deduction		(C) = (A)-(B)
Adjusted household income		(D)
Maximum Percentage of Total Household Income that is charged for rent.		

## Step #3: Base Rent

Total Household Income [from (A) above]		
Maximum Percentage of Total Household Income that is charged for rent. [From (D) above]		
Maximum base rent per year		(E)
Maximum monthly base rent (before utilities/furniture)		(F)
Current base rent		(G) = (F)-(E)
<b>Rent deduction amount:</b>		

# GN Staff Housing Policy

## Schedule F, Appendix II: Rental Assistance Application Form

### DEFINITIONS

- 1 Total Household Income means all forms of income before taxes for all persons in the Household

#### Income Included

- (a) Wages, salaries and self-employed income;
- (b) Northern Allowance;
- (c) Employment Insurance Benefits;
- (d) All employer paid allowances.

#### Income Excluded

- (a) Child Tax Credit Payments;
- (b) Income from any household member in full time attendance at school except for salary while on Educational Leave;
- (c) Treaty and Land Claim payments to individuals;
- (d) Foster child support;
- (e) Retraining allowances;
- (f) Social Assistance;
- (g) Loans, grants and bursaries for education or business.

- 2 Dependents include your spouse/partner and any other eligible dependents as per the NEU Collective Agreement, plus students.

- 3 Maximum percentages of total household income:
- (a) Under \$90,000 20%
  - (b) \$90,000 - \$110,000 25%
  - (c) Over \$110,000 30%

- 4 **Send Application and Verification of Income To:** Staff Housing Division  
Nunavut Housing Corporation  
Box 1000, Station 1300  
Iqaluit, NU X0A 0H0
- Or Fax to:**  
**(867) 975-7222**  
**Attention: Finance Officer**

Reserved for NHC use only

Base rent:		
Size of unit (m <sup>2</sup> )		
Additions to rent:		Included?
Fuel	\$ 0.91	
Electricity	\$1.08	
Water/Sewer	\$1.12	
sub total utilities		
Furniture	\$0.80	
Other		
Total Additions to rent		
Total monthly rent		

GN Staff Housing Policy

**Schedule F, Appendix III: Verification of Income Form**



**Nunavut Housing Corporation**

Staff Housing Division

Box 1000, Station 1300, Iqaluit, NU X0A 0H0

Phone No. (867) 975-7210 Fax No. (867) 975-7222

Attention: **Finance Officer**

**VERIFICATION OF INCOME FORM**

**Instruction to Client/Applicant:** Sign in the space **\*Employee's Signature**, and give to employer to complete.

**Instructions to Employer:** Please complete, sign and return to the Nunavut Housing Corporation

**Note:** This information is requested as a condition of the employee's Rental Assistance Application with the Nunavut Housing Corporation. ***All information will be held in strict confidence.***

**Please Print**

Employee's Name:		Employer:	
		Address:	
# Years employed:	Present Position:	Phone Number:	Fax Number:

**\*Employee's Signature:** \_\_\_\_\_

**\*Employer – please fill out section below:**

Regular Rate of Pay \$	\$	Per Hour	\$	Per Year
<b>For hourly employees only:</b>		Housing Allowance	\$	Per Year
Average number of hours worked per week:		Household Allowance	\$	Per Year
		Settlement Allowance	\$	Per Year
		Northern Allowance	\$	Per Year
Estimate number of weeks paid in the year:		Any Other Allowance (e.g. Isolated Post, etc.)	\$	Per Year
		Bi-Lingual Bonus	\$	Per Year
		Vacation Travel Assistance	\$	Per Year
		Other (Specify)	\$	Per Year

Employment status: Indeterminate ☐ Term ☐ Contract ☐ Casual ☐  
 Expectation of Continued Employment:

***I certify that the above information is true and correct to the best of my knowledge.***

Completed by (name):

Position:

Signature:

Date:



## **Schedule G - Tenant Damages**

### **PURPOSE**

To establish procedures for the assessment of, and collection of payment for, tenant damages in staff housing units.

### **OBJECTIVES**

The NHC will assess the cost of tenant damages according to the following principles:

- Costs will be assessed uniformly, consistently and fairly;
- Tenants will be notified of assessments promptly; and,
- Assessments will reflect current, local costs.

### **COST ESTIMATES**

Actual costs of repairs are used whenever possible. However, when repairs are delayed (e.g. due to the lack of materials, scheduling problems, etc.), an estimate of the repair costs is used as the basis for the assessment. Estimates are typically required when a tenant is terminating employment with the GN and there is insufficient time to complete repairs prior to filing the Employee Clearance Form (Department of Human Resources).

### **DAMAGE COSTS**

#### **1. Standard Repair Costs**

- a) The NHC repairs damage when it is possible and economically feasible to do so.
- b) It is sometimes not economical to repair damage until additional wear and tear is sustained to the point where repair or replacement is warranted. In these cases, a tenant damage assessment is made using the Standard Repair Costs Form (Schedule G, Appendix I).
- c) This assessment is performed to enforce tenant accountability and contribute to the future cost of repair or replacement.

#### **2. Cleaning**

- a) All vacating tenants are provided a Cleaning Checklist (Schedule G, Appendix II). Tenants who fail to clean their unit in accordance with the Checklist, and to a standard acceptable to the NHC, are charged the full cost of necessary cleaning.

## **GN Staff Housing Policy**

- b) Whenever the estimate for cleaning exceeds five (5) hours, the cleaning contractor will provide a written estimate. Where cleaning is required after the tenant's move-out inspection, the NHC may hire a cleaning contractor at its discretion (e.g. to clean after tenant damage repairs have been effected).

### **3. Keys**

- a) If a vacating tenant has lost any keys to the unit, the cost of lock replacement will be assessed because not replacing the lock presents a security risk to future tenants (Standard Repair Costs Form, Appendix I).

## **ASSESSMENT PROCEDURES**

### **1. Move-In Inspection**

- a) A move-in inspection will be conducted prior to the date the tenant moves into a staff housing unit. This allows the tenant time to note any problems with the unit.
- b) A Staff Housing Inventory and Inspection Report is completed and the tenant is required to sign the report, a copy of which is provided to the tenant. Deficiencies noted on the report are corrected, as required.

### **2. Move-Out Inspection**

- a) Upon notification that a tenant will be vacating, the NHC will arrange a move-out inspection with the tenant. The results of move-out inspection are compared with the move-in inspection (and any subsequent updates), and any tenant damages are assessed.
- b) Damages are noted in the "Statement of Tenant Damages" section of the Staff Housing Inventory and Inspection Report, and the tenant signs the report. The tenant is given written notice with a description and cost of the repairs.

## **RECOVERY ACTION**

### **1. Terminating Employees**

- a) Upon receipt of the Employee Clearance Form from the Department of Human Resources, the NHC reviews the Staff Housing Inventory and Inspection Report for the unit in question, and, if the tenant has not already submitted payment for damages noted, initiates recovery action.
- b) In most cases, recovery action means that the NHC advises the Department of Finance (Payroll) to deduct the cost of tenant damages from the employee's final pay. However, if the amount of the damages exceeds the employee's final pay, the NHC will initiate an invoice to recover the additional amount.

## **2. Employees Continuing Employment**

### **a) Transfer to Another Community**

- i. Upon receipt of the Employee Clearance Form from the Department of Human Resources, the NHC reviews the Staff Housing Inventory and Inspection Report for the unit in question, and, if the tenant has not already submitted payment for damages noted, initiates recovery action.
- ii. Tenants who fail to remit payment prior to completion of their Employee Clearance Form shall have the cost of damages deducted from their pay.

### **b) Move within the Community**

- i. The NHC will invoice the tenant for damages noted on the Staff Housing Inventory and Inspection Report for the unit in question. Tenants who fail to remit payment within thirty (30) days shall have the cost of damages deducted from their pay.

## **DISPUTES OR APPEALS**

Appeals concerning this Schedule may be made according to procedures set forth in Schedule C (Appeals Committee) of this Policy, and/or directly to the GN Rentals Officer.

## **TERM**

Schedule G is ongoing, subject to the conditions of monitoring and evaluation.

### Schedule G, Appendix I: Schedule of Standard Repair Costs

The following costs are used only when actual damage costs cannot be ascertained prior completion of a tenant's Employee Clearance Form – for example, when repairs or replacements are delayed or deferred due to maintenance scheduling and/or personnel and material constraints. These standards are updated periodically to reflect current, local costs.

#### Cleaning:

General Cleaning                      \$35.00/hour

#### Furnishings Repair:

Burns:	Wood	<u>\$15.00</u> /surface
	Fabric	<u>\$20.00</u> /item of furniture
	Stains	<u>\$10.00</u> /item of furniture

#### Key & Lock Replacements:

Main/Lobby Key (Apt)	<u>\$15.00</u> each
Unit Keys	<u>\$15.00</u> each
Lock Set	<u>\$200.00</u> each

#### Unit Repairs:

Carpet Burns:	First burn	<u>\$35.00</u> each
	Additional	<u>\$25.00</u> each
Holes in Wall:	Patch	<u>\$25.00</u> /hole or <u>\$150.00</u> /wall (whichever is less)
	Paint	<u>\$25.00</u> /hole or <u>\$150.00</u> /wall (whichever is less)
Holes in Ceilings:		<u>\$35.00</u> /hole or <u>\$175.00</u> /ceiling (whichever is less)
Ripped Paint or Drywall:		<u>\$25.00</u> /hole or <u>\$150.00</u> /wall (whichever is less)

Other Repairs (specify):

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## Schedule G, Appendix II: Cleaning Checklist

The following checklist is designed to assist vacating tenants to properly clean their staff housing units. The NHC or its designated Agent inspects the items shown below during the tenant's move-out inspection, and if any of the items are rated "Unsatisfactory," the NHC will arrange remedial cleaning at the tenant's expense.

**Garbage/Trash Removal:** ☐ Satisfactory ☐ Unsatisfactory

**Floors** swept, washed and waxed (as required): ☐ Satisfactory ☐ Unsatisfactory

**Refrigerator** defrosted and washed inside and out.  
Leave turned on and pulled out from the wall for inspection: ☐ Satisfactory ☐ Unsatisfactory

**Range** cleaned thoroughly and pulled out from wall for inspection. Please note no tinfoil should be left on the burner drip bowls or in the oven: ☐ Satisfactory ☐ Unsatisfactory

**Washer & Dryer** cleaned inside and out: ☐ Satisfactory ☐ Unsatisfactory

**Kitchen Cupboards and Drawers** cleaned inside and out including tops of cupboards: ☐ Satisfactory ☐ Unsatisfactory

**General Dusting** throughout including window sills and door frames: ☐ Satisfactory ☐ Unsatisfactory

**Furniture** polished: ☐ Satisfactory ☐ Unsatisfactory

**Walls** cleaned (remove finger marks, etc): ☐ Satisfactory ☐ Unsatisfactory

**Bathroom(s)** cleaned and fixtures (toilet, tub, sink) disinfected. Mirrors polished: ☐ Satisfactory ☐ Unsatisfactory

**Kitchen Sink and Counter Tops** cleaned: ☐ Satisfactory ☐ Unsatisfactory

**Carpet** shampooed and vacuumed: ☐ Satisfactory ☐ Unsatisfactory

**Windows** washed: ☐ Satisfactory ☐ Unsatisfactory

**Light Fixtures** washed and burnt-out bulbs replaced: ☐ Satisfactory  
☐ Unsatisfactory

**Outside Porches and Grounds** tidied. In winter remove snow from steps, walks and driveways: ☐ Satisfactory ☐ Unsatisfactory

**Schedule H - Senior Personnel Secretariat Staff**

Rescinded November 2009 by order of Executive Council

## **Schedule I - GN Employee House Purchase Plan (Buy-Back Program)**

### **PURPOSE**

To provide GN staff who are homeowners, with the security of knowing they can sell their home should they relocate following the termination of their employment, or after accepting a position within the GN in another community.

### **OBJECTIVES**

- Encourage GN staff mobility and recruitment/retention by helping eligible GN employees to sell their homes if their circumstances change;
- Remove a disincentive to homeownership that exists in non-market environments, like most of Nunavut's communities; and,
- Acquire houses from staff to build capacity in other housing portfolios.

### **ELIGIBILITY**

#### **1. Eligibility criteria for employees**

- a) Indeterminate GN employees may be eligible for this program, if they:
- i. Currently live in any community in Nunavut; and,
  - ii. Are the legal owners and occupants of the house in question which they currently use as their principal residence; and
  - iii. Have accepted another GN position in another community, or have had their GN position transferred to another community; and,
  - iv. Have reported for work in their new position; or,
  - v. In addition to i and ii above, have terminated their employment for any reason other than dismissal; and,
  - vi. Signify in writing their intention to relocate to another community either in Nunavut or outside Nunavut within a period of one year from the date of termination.
- b) Contract or term employees may be eligible for this program if they meet foregoing conditions (i), (ii), (iii) and (iv), and have at least two (2) years accumulated service with the GN.

Eligibility for this program is non-transferable.

#### **2. Eligibility criteria for houses**

Houses sold to the GN under this program must:

- a) Meet the National Building Code, subject to the discretion of the NHC; and,
- b) Be single family dwellings, or, units in multiplexes that can be sold separately, or, condominium units.

### **PRIORITY**



## GN Staff Housing Policy

- a) Indeterminate employees that meet the eligibility criteria outlined in this Schedule will be considered as first-level priority.
- b) Contract or term employees that meet the eligibility criteria outlined in this Schedule will be considered second-level priority.

In the event of multiple, eligible employees with the same level of priority, applications will be considered on a first-come, first-served basis, subject to the discretion of the NHC.

## STRUCTURE

### 1. Inspections

- a) After the NHC evaluates an application against all eligibility criteria, the NHC or its designated agent will inspect the house to ensure conformity to the National Building Code standard, subject to the discretion of the NHC.
- b) This inspection may be concurrent with a GN-initiated appraisal.
- c) Homeowners have thirty (30) days to correct deficiencies, and are responsible for informing the NHC when the house is ready for re-inspection.

### 2. Listing and Appraisal Procedures

- a) At the time of application, the employee will pay for one appraisal of the house in question from a Recognized Appraiser (see Schedule I, Appendix I). This determines a base amount from which the Guaranteed Sale Price (GSP) will be calculated (see Pricing Guidelines).
- b) The GN reserves the right to arrange for its own appraisal, from a Recognized Appraiser, in which case the average of the two appraisals will be the base amount from which the GSP will be calculated (see Pricing Guidelines).
- c) The employee will list the house on the open market for a period of ninety (90) days. "Listing" may be through a real estate agent, and/or by reasonably visible signage posted outside the house in question.
  - From day one (1) through day forty-five (45) of listing, the listing price may be equal to or more than the GSP;
  - From day forty-five (45) through day ninety (90) of listing, the listing price must be equal to the GSP.
  - Owners may request that the NHC allow an extension of the period of listing.
- d) If the employee accepts an offer to purchase the house during the listing period, the employee shall so notify the NHC, and the employee's application will be cancelled.
- e) All offers received from day forty-five (45) through day ninety (90) must be submitted to the NHC for review. The NHC will instruct the employee to



## GN Staff Housing Policy

accept, reject or counter any or all offers received during this period (day forty-five through day ninety), and reserves the right to make its provision of funding under Schedule I contingent upon the owner's compliance with these instructions.

- f) The employee is responsible for all aspects of the sale. If the actual sale price is less than the GSP, the GN will pay the difference, subject to the Pricing guidelines
- g) If the employee is unable to sell the house during the ninety (90) day listing period, the employee will inform the NHC within ten (10)) working days of the expiry of the listing period. The GN will then buy the house for the GSP, subject to the Pricing guidelines.

### 3. Pricing Guidelines

- a) The GSP is based on the appraisal value accepted by the NHC: **90% of the first \$80,000, plus 80% of the remainder.**

#### Example 1: A house appraised at \$280,000

90% of \$80,000	=	\$ 72,000
80% of \$200,000	=	\$160,000
The Guaranteed Sale Price:		<u>\$232,000</u>

- The employee sells the house for \$256,500.
- The employee does not receive any funding, because the amount that the house was sold for is more than the Guaranteed Sale Price.

#### Example 2: Employee has house appraised at \$302,000; NHC has house appraised at \$293,000

Average of two appraisals	=	\$297,500
90% of \$80,000	=	\$ 72,000
80% of \$217,500	=	\$174,000
The Guaranteed Sale Price:		<u>\$246,000</u>

- The employee sells the house for \$239,000.
- The employee receives \$7000, which is the difference between the amount that the house was sold for, and the Guaranteed Sale Price.

## **GN Staff Housing Policy**

### **SALE TO THE NHC**

Upon acceptance of an offer to purchase from the NHC, and subject to the guidelines outlined in Schedule I, the employee must:

- a) Convey to the NHC good and marketable title, free and clear of encumbrances, other than encumbrances that run with the land or existing mortgages;
- b) Remove unacceptable encumbrances at his/her own expense;
- c) Provide to the NHC, on closing day, vacant possession of the house in the condition and with the fixtures agreed upon in the offer to purchase.

### **FUNDING**

Funding for the Homeowner Mobility Program is derived from existing NHC homeownership capital appropriations, and is subject to availability.

### **APPEALS**

Appeals concerning this Schedule may be made according to procedures set forth in Schedule C (Appeals Committee) of this Policy.

### **TERM**

Schedule I is ongoing, subject to the conditions of monitoring and evaluation.

## **Schedule I, Appendix I: Recognized Appraisers**

**Recognized Appraiser:** An appraiser who is a member in good standing of an organization approved by the NHC, whose members are governed by a professional code of ethics and professional standards in the valuation, assessment and appraisal of real property. Such organizations include, but are not limited to, the following:

- AACI – Accredited Appraiser Canadian Institute. A member of the AACI for residential, commercial and revenue properties.
- AMAA – Accredited Municipal Assessor (Alberta). Assessment of properties for value primarily for tax purposes.
- CRA – Canadian Residential Appraiser. Appraisal Institute of Canada accreditation for residential dwellings up to and including a triplex and undeveloped building sites.
- FRI(A) – Fellow of the Real Estate Institute of Canada – Appraisals. Accreditation for residential dwellings up to and including a triplex and undeveloped building sites.
- RPA – Registered Public Appraiser. Accreditation designation for residential, commercial and revenue properties.

Other individuals who are current members in good standing of professional organizations governed by standards, qualifications and knowledge of real estate, such that their reports and valuations are acceptable by financial institutions for conventional and/or insurable mortgage financing and are approved by the NHC.